this regard. Will a part of this money come from you? Are you ready to help the State Governments in order to help the poor customers with regard to food articles?

SHRI P. CHIDAMBARAM: Sir, the question relates to food articles. 1 presume that it relates to the PDS or any system to supplement the PDS. This question should be put to the Minister of Agriculture. If it relates to food articles, and if it relates to the PDS or any system to supplement the PDS or in addition to the PDS, the question should be put to the Minister of Agriculture. He has replied to the debate, but, if there are other aspects which have not been replied to, I would respectfully request the hon. Member to put the question to the Minister of Agriculture in respect of food articles.

श्री राजनीति प्रसाद: सर, मेरा बहुत simple question है- अमर बाबू ने जो कहा कि बड़े लोगों को आपने पकड़ा है क्या, तो इसका अवसर इन्होंने नहीं दिया है, इन्होंने दूसरा आन्सर दिया हैं । मेरा सवाल सिर्फ इतना ही हैं कि राज्यों ने, जो बड़ी कंपनियों के लोग है, जैसे बड़े-बड़े लोगों को आपने परमिट दिया है, उन लोगों के बारे में आपके पास कोई रिपोर्ट हैं कि उन लोगों को पकड़ कर उन पर केस चलाया गया है? ....(**व्यवधान**)...

SHRI P.CHIDAMBARAM: Sir, I have with me a statement that I have obtained from the Ministry of Food and Consumer Affairs which gives State-wise the number of raids, the number of persons arrested, the number of persons prosecuted, the number of persons convicted, and the value of goods confiscated. This is a statement which gives only the number. It does not give any names. Suppose you take Andhra Pradesh which is the first State, 4522 raids were conducted, 67 persons were arrested, 11 persons were prosecuted and 11 persons were convicted. If you wish to know who these persons were, who was raided, who was arrested, who was prosecuted, whether any of the names mentioned by the hon. Member is included here, I think, that question must be put to the Minister of Agriculture, or I can gather the information and furnish it. I only have this information given to me by the Ministry of food and Consumer Affairs.

MR. CHAIRMAN: Now, Question No. 404.

Funds for the weaker sections

*404. SHRIMATI SUPRIYA SULE:tt
SHRI GIRESH KUMAR SANGHI:

Will the Minister of FINANCE be pleased to state:

whether Government has announced that it would set up two funds with a total corpus of Rs. 1,000 crore for greater financial inclusion of weaker sections of the society through development work, each with a corpus of Rs. 500 crore, of which a maximum of Rs. 200 crore each whould be contributed by the Centre over a period of five years:

whether during 2007-08, he had announced constitution of Financial Inclusion Fund and Financial Inclusion Technology Fund with an overall corpus of Rs. 500 crore each with initial funding from Government, RBI and the NABARD; and

the extent to which the funds had been utilised so far?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI PAWAN KUMAR BANSAL): (a) to (c) A Statement is laid on the Table of the House.

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† The question was actually asked on the floor of the House by Shrimati Supriya Sule.

Statement

(a) and (b) In the Union Budget 2007-08, it was announced that a Financial Inclusion Fund for meeting the cost of developmental and promotional interventions and a Financial Inclusion Technology Fund to meet the cost of technology adoption, each with an overall corpus of Rs. 500 crore, with initial funding to be contributed by the Central Government, Reserve Bank of India (RBI) and National Bank for Agriculture and Rural Development (NABARD), will be established.

Both the Funds have been constituted in NABARD. Government of India and NABARD have made an initial contribution of Rs. 10 crore and Rs. 5 crore respectively, in each Fund in March, 2008. RBI is expected to contribute its matching share of Rs. 10 crore in each Fund shortly.

(c) Both the Funds have been established recently and utilisation of Funds will commence in 2008-09.

SHR1MATI SUPRIYA SULE: Sir, part (c) of the reply says that utilisation of Funds will commence in 2008-09. Could the hon. Minister kindly tell us the criteria and priority laid down in this Fund? Could he give some more details regarding disbursement of this Fund?

SHRI PAWAN KUMAR BANSAL: Sir, the final report which has been received makes various recommendations under which the funds can be utilised. First is that the Regional Rural Banks etc. will also fix up their targets for utilisations. Sir. the separate category of micro finance etc has been set up. National Calamity Relief Fund will also address this problem. And the guidelines which further talk of the objectives and the eligible activities. Sir, I would just let those know. The first to that effect is that capacity building inputs to business facilitators and business correspondents which the banks are engaging to expand the network of the banks, to take the banks to their doorsteps; then, Sir, to provide promotional support to institutions such as Resource Centres Farmers Service Centres, Farmers Clubs Self Employment Training Institutions etc., as also the Self Help Groups and the capacity building of personnel in the NABARD, in the banks, in the post offices, State Government departments, MFIs, i.e. Micro Finance Institutions, the NGOs, the local level associations. The Self Help Groups, Joint Liability Groups etc. who are to be roped in to expand the objective of the financial inclusion would all be part of it. And, then, this supporting initiative of the local level associations; then, support pilot projects for development of innovative products, processes and prototype of financial inclusion. Sir, this is as far as the Financial Inclusion Fund is concerned.

When it comes to the Financial Inclusion Technology Fund,....

MR. CHAIRMAN: I think the question has been answered.

SHRIMATI SUPRIYA SULE: Sir, I am satisfied with the reply.

MR. CHAIRMAN: Second supplementary, please,.. *(Interruptions)*...

SHRIMATI SUPRIYA SULE: Thank you, Sir, for the detail reply. Since you have brought up SHGs, I Would like to ask this question. We have a longstanding demand for all the SHG to get good quality training from the Government and give us a lower interest rate. The interest rate which is anywhere between nine and twelve should be lowered to four. So, if you are making this for the weaker sections of the society, would you look into it and take into consideration all our demands, especially the ones made for Self Help Groups?

SHRI PAWAN KUMAR BANSAL: Sir as far as training of the Self Help Groups is concerned, that is an ongoing activity. Presently also, the banks are seriously engagaed in that, that the capacity of the Self Help Groups should be built up, that the absorptive capacity of the people who take the loan should be built up. And the story of these Self Help Groups is, indeed, a story of success. Today, we have as many as 30 lakh Self Help Groups, which means over four crore people are already engagaed in this process. Sir, as far as the question of interest is concerned, that is from case to case; when the banks really discuss, there are certain issues. When it comes to the banks, banks take their own decisions.

MR. CHAIRMAN: Thank you.

SHRIMATI SUPRIYA SULE: But, Sir, if this Fund is meant for helping the Self Help Groups, why not make certain considerations especially for the weaker sections of the society?

SHRI PAWAN KUMAR BANSAL: This Fund is different from the other things. In this Fund, Sir, there is a different provision. The Advisory Board has been set up; it will be for the Advisory Board to consider. The funds will vest with the NABARD. But this Advisory Board to consider of eleven important, senior people. Every application will be discussed by them, and according to that, the funds will be made available to them. ...*(Interruptions)*...

SHRIMATI SUPRIYA SULE: What about the commitment, Sir?

MR. CHAIRMAN: Shri Gireesh Kumar Sanghi....

SHRIMATI SUPRIYA SULE: Sir, you have to give some commitment. ...*(Interruptions)*...

MR. CHAIRMAN: Mr. Sanghi, please. *(Interruptions)*...

SHRI GIREESH KUMAR SANGHI; Sir, a recent data released by the National Sample Survey Organisation says that nine out of ten unorganised units are starved of finances. It also says that 92 per cent of unorganised enterprises in India do not receive any financial assistance from banks or any other sources, reflecting a poor state of financial inclusion in our country; these enterprises are something like 20 millions in the country, and they employ more than 40 million people. My questions to the hon. Minister are, what is the specific target of SHGs that he is setting up to include all the smaller and medium enterprises and whether there is any specific programme by the Government to include the weaker sections of the society as "the most backward"? And what is the total percentage of population who are not included in the financial system or who have no access to the financial assistance?

SHRI PAWAN KUMAR BANSAL: Sir, this question relates to financial inclusion and the two Funds set up to promote financial inclusion. Sir, the date that we have presently for this question relates to the extent of financial inclusion as far as the rural households are concerned. Sir, the total number of rural households that we have is 893.5 lakhs, and I would, with all the humility, like to correct one statement made by the hon. Member when he says that it is 92 per cent of the rural households who are financially excluded. It is not 92. Sir. Actually, it is 51.4 per cent of the households who don't have any access to loans either ' from the financial institutions or from the private sources. Twenty-seven per cent of those have access to the formal sources. About one-third of those also approach the informal sources. From that you can infer, Sir, that 72.7 per cent of the households do not have any form of access to the financial institutions. Initially it was fixed that only one district in every State had to be covered. But now the banks have taken it up in the mission mode and a large number of banks are reporting that it is not just one district in a State, but a large

number of districts. At least, three States have declared 100 per cent financial inclusion meaning thereby that every household in the State has a low frills account where they don't have to have any balance or the minimum balance and that entitles them to certain other access to credit.

श्री शाहिदी सिद्दीकी: सर, जो वीकर सैक्शन की बात है, तो इस मुल्क में बड़ी तादाद मॉइनोरिटीज की है, जो इंक्लूड नहीं हुए हैं, यहां यह बात मुखतलिफ रिपोर्टों से सामने आई हें सरकार भी इस बात से वाकिफ़ हैं कि बैंकिंग का पूरा नेटवर्क न तो उन तक पहुंचता है, न ही वे उसमें शामिल हुए हैं और न उनको लोन मिलते हैं । उनकी बड़ी तादाद entrepreneurs हैं, बड़ी तादाद दस्तकार हैं । वे अपनी मेहनत से रोटी कमाते हैं, लेकिन वे आगे नहीं बढ़ पाते हैं, चूंकि उनको छोटे लोन नहीं मिल पाते हैं । मैं माननीय मंत्री जी से यह जानना चाहता हूं कि खासकर मॉइनोरिटीज के मुसलमानों के बीच बैंकिंग सैक्टर को ले जाने के लिए उन्होंने क्या किया हैं? क्या आपने कोई आंकड़े जमा किए हैं कि पिछले दो सालों में जब से सरकार ने अपनी पॉलिसियों का एलान किया है, उनको लोन मिला हैं? आपने जो नया प्रोजेक्ट शुरू किया है, इसमें खासतौर पर मॉनोरिटीज डोमिनेट एरियाज को फोकस किया जा रहा है या नहीं, इसका रिजल्ट क्या हैं?

†श्री शाहिद सिद्दीकी : सर, जो वीकर सैक्शन की बात है, तो इस मुल्क में बड़ी तादाद माइनारिटीज की है, जो इंक्लूड नहीं होते हैं, यह बात मुख्तलिफ रिपोर्टों से सामने आई है सरकार भी इस बात से वाकिफ़ है कि बैंकिंग का पूरा नेटवर्क न तो उन तक पहुंचता है, न ही वे उसमें शामिल होते हैं और न उनको लोन मिलते हैं। उनकी बड़ी तादाद entrepreneurs है, बड़ी तादाद दस्तकार है। वे अपनी मेहनत से रोटी कमाते हैं, लेकिन वे आगे नहीं बढ़ पाते हैं, चूंकि उनको छोटे लोन नहीं मिल पाते हैं। मैं माननीय मंत्री जी से यह जानना चाहता हूं कि खासकर माइनारिटीज के मुसलमानों के बीच बैंकिंग सैक्टर को ले जाने के लिए उन्होंने क्या किया है?

श्री पवन कुमार बंसल: सर, प्रधान मंत्री जी का जो 15 प्वाइंट प्रोग्राम है, उसके तहत हिदायतें दी गई हैं और अभी सभी बैंक्स हर वक्त इस बात की कोशिश में हैं कि जो टोटल नेट बैंक क्रेडिट होता है, उसका कम से कम 6 परसेंट मॉइनोरिटीज को मिले । सर, जैसे पहले एक सवाल में बात उठी थी कि टोटल नेट बैंक क्रेडिट का 40 परसेंट प्रॉयोरिटी सैक्टर में जाना चाहिए । उसमें 18 फीसदी एग्रीक्लचर के लिए है, 10 परसेंट वीकर सैक्शन के लिए है और उसी में 6 परसेंट मॉइनोरिटीज के लिए हैं । जिन जिलों में मॉइनोरिटीज के लोगों की संख्या ज्यादा है, उनकी शिनाख्त कर ली गई हैं और बैंकों को हिदायत दी गई हैं कि वे सभी जगह पर अपनी-अपनी ब्रांचेज खोले । जब भी उनकी तरफ से कोई दरख्वास्त आती है, तो वे जल्दी से उनका काम करे । जब हम उनकी समीक्षा करते है, तब वित्त मंत्री बैंक्स के CEOs की मीटिंग लेते हैं । वहां इस बात पर ज़िक्र होता हैं और जो स्टेट लेवल

† [Transliteration in Urdu Script].

बैंकर्स कमेटी की मीटिंग्स होती है, उनमें प्राय: इस बात पर जोर दिया जाता हैं कि जो ये टार्गेट्स तय किए गए है, हम उनको जल्दी से जल्दी हासिल करें।

श्री शाहिदी सिद्दीकी: जो आपने समीक्षा की है, क्या उसका कोई रिजल्ट निकला है, क्या कोई इम्प्रूवमेंट नजर आ रही हैं?

†کیا ہے؟ کیا آپ نے کوئی آنکڑے جمع کئے ہیں کہ پچھلے دو سالوں میں جب سے سرکار نے اپنی پالیسیوں کا اعلان کیا ہے، ان کو کون ملا ہے؟ آپ نے جو نیا پروجیکٹ شروع کیا ہے، اس میں خاص طور پر سائنارٹیز ٹومنوٹ فیرایاز کو فوکس کیا جا رہا ہے یا نہیں، اس کا رزلٹ کیا ہے؟

श्री पवन कुमार बंसल: सर, मैं दो जगह तो स्वयं गया था और मुझे पता लगा कि 6 परसेंट से ऊपर हो गए हैं, जहां कम हो गए है, वहां हम इसी चीज के लिए कोशिश कर रहे हैं कि 6 परसेंट सब जगह जरूर हो जाए।

SHRI JESUDESU SEELAM: Sir, this financial inclusion is a very important issue. We have been, time and again, bringing to the notice of the Government that the majority of the Scheduled Castes and the Scheduled Tribes in this country do not find any place in the normal credit system. I have been asking, at least, the hon. Finance Minister every time when he presents the Budget what the share is. Less than one per cent is claimed to be the share of the financial institutions. What are the various programmes under this Fund? What are the various programmes meant for ameliorating the conditions of the weaker sections of the society and to have access to the bank credit?

श्री पवन कुमार बंसल: सर, अगर यह सवाल इस फंड के लिए है, तो उसके लिए जैसे मैंने पहले अर्ज़ की थी कि इसकी शुरूआत हो चुकी हैं। इसमें कुछ-कुछ पैसा भेज दिया गया है और पांच साल के बाद हमें यह बात सुनिश्चित करनी हैं कि पूरे देश में हर प्रांत में 100 परसेंट फाइनेंसियल इंक्लूजन हो और जिनका ज़िक्र माननीय सदस्य कर रहे थे, जो वीकर सैक्शन्स हैं, जो पिछड़े वर्ग है, उनके लिए बेशक उनके घरों के लिए बात हो, उनके रोजगार के लिए बात हो, बेशक सेल्फ हेल्प ग्रुप्स के जरिए हो, उनके जीवन के स्तर को बेहतर बनाने के लिए हैं। हाल ही में जो DRI डिफ्रेंशल रेट ऑफ इंटरेस्ट है, उसमें भी पहले कुछ मुश्किलें आ रही थी कि जो उनके लिए मापदंड तय किए गए थे, एलिजिबिल्टी क्राइटेरिया, वह पीछे था, अब उसको बढ़ाकर यह कर दिया गया हैं कि जो ग्रामीण क्षेत्र हैं वहां जिसकी औसतन आमदनी 18000 सलाना हो, वह और जो शहरी इलाके हैं, उनमें रहने वालों में जिनकी आमदनी 24000 करोड़ हैं, वे भी DRI के लिए एप्लाई कर सकते हैं ....(**व्यवधान**)... और उसके लिए ....(**व्यवधान**)...

श्री सभापति: प्लीज, आप बैठ जाइए। ....(**व्यवधान**)... **pleaase don't interrupt.**

श्री पवन कुमार बंसल: DRI के तहत differential rate of interst में 4 परसेंट इंटरेस्ट दिया जाता हैं अभी-अभी उसमें वित्त मंत्री जी ने हिदायतें दी हैं कि वह पैसा prop up करने के लिए housing loans के लिए भी इस्तेमाल हो सकता हैं।

SHRI JESUDESU SEELAM: Sir, there is a cap on the DRI. *(Interruptions).*

श्री एस. एस. अहलुवालिया: सभापति महोदय, अभी मंत्री महोदय ने माइनोरिटी के बारे में बताया। कश्मीर में हिन्दू और सिख, दोनों माइनोरिटी में हैं। कश्मीर में करीब 70 हजार सिख परिवार रहते हैं। उनको आज तक

†[Transliteration in Urdu Script].

बैंक का कोई भी कर्ज मुहैया नहीं हुआ । वैसे ही बिहार में, उत्तर बिहार में सिख माइनोरिटी में हैं । वहां पर कई गांव सिखों के हैं । मैं मंत्री महोदय से जानना चाहूंगा कि दक्षिण में हैदराबाद का इलाका, बीदर का इलाका और नांदेड़ का इलाका, जहां पर सिख हैं और माइनोरिटी कहलाते हैं, उनके लिए क्या कोई specific bank या उनको कोई ऐसी direction है कि उनको वहां पर सस्ती दर पर कर्ज मिल सके ? अल्पसंख्यक के लिए आपने जो भी किया है, माइनोरिटी की definition में आज प्रचार होता हैं कि इसमें सिर्फ मुस्लिम हैं, वह प्रचार नहीं हो कर ....(**व्यवधान**)...मैं आपके खिलाफ नहीं बोल रहा । में कह रहा हूं कि माइनोरिटी का पूरी तरह से उल्लेख करना चाहिए कि माइनोरिटी की definition में कौन-कौन सी communities आती हैं और उनके लिए सारी व्यवस्था हो ।

श्री पवन कुमार बंसल: सर, जहां तक सरकार का ताल्लुक हैं, सरकार की माइनोरिटी के लिए, अल्पसंख्यकों के लिए जो परिभाषा है, उसमें मुस्लिम्स भी है, सिख्स भी है, क्रिश्चियंस भी है, बुद्विस्ट्स भी हैं और सभी हैं । जहां-जहां उनका जैसा concentration हैं, उसके हिसाब से सभी बैंकों को यह हिदायत हैं ....(**व्यवधान**)...

श्री एस.एस. अहलुवालिया: कश्मीर में हिन्दू है, लद्दाख में हिन्दू हैं ।

श्री पवन कुमार बंसल: जो मैं कह रहा हूं, मेरी बात आप सुन लें । अगर कहीं भी यह शिकायत हैं, जैसा कि माननीय सदस्य ने कहा कि सिख्स को वहां लोन नहीं दिया जा रहा है, तो वह शिकायत हमें करें । कानून के तहत Banking Ombudsman हैं और बैंकिंग के और प्रोवीजंस हैं । उनके तहत उस बात पर गौर किया जाएगा और कार्रवाई होगी ।

Involvement of airlines in human trafficking

*405. SHRI VIJAY J. DARDA:††
SHRIMATI SHOBHANA BHART1A:

Will the Minister of CIVIL AVIATION be pleased to state:

whether the Directorate General of Civil Aviation (DGCA) is aware that staff of various airlines are involved in human trafficking;

if so, the details thereof;

whether Government proposes to put a check on the activities of staff of various airlines posted at airports/planes; and

if so, the details thereof?

THE MINISTER OF STATE OF THE MINISTRY OF CIVIL AVIATION (SHRI PRAFUL PATEL): (a) to (d) A Statement is laid on the table of the House.

Statement

(a) and (b) DGCA is not concerned with the matter of human trafficking. However, as per information received from Mumbai Police one Air Hostess and one Flight Purser were arrested by Detective Crime Branch, Criminal Investigation Department in C.R. No. 120/07. The Air Hostess employed with Jet Airways, and the Flight Purser employed with Inter Global Air transport, New Delhi were involved in cheating and forgery case, by way of abetting to get U.S. Visa to the persons desiring to migrate from India to U.S.A.

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†The question was actually asked on the floor of the House by Shri Vijay Jf, Darda